

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Janice C. Heller

Debtor(s)

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION (TRUSTEE  
FOR THE PENNSYLVANIA HOUSING FINANCE  
AGENCY)

Movant

NO. 16-13590 MDC

vs.

Janice C. Heller

Debtor(s)

11 U.S.C. Section 362

William C. Miller, Esq.

Trustee

**ORDER**

AND NOW, this <sup>2018</sup> 17<sup>th</sup> day of *January*, 2017, upon failure of Debtor(s) and the Trustee to file an answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay is granted and the automatic stay of all proceedings, as provided under Section 362 of Title 11 of the United States Code, as amended, is modified as to Movant, with respect to the subject premises located at 400 Glendale Road, Unit J52, Haverford Hill, Havertown, PA 19083 ("Property"), to allow Movant, or its successor or assignee, to proceed with its rights and remedies under the terms of the subject mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. ~~Furthermore, the automatic stay, having been so modified, shall not prohibit any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) from taking any legal action to enforce or establish its right to possession of the Property.~~

  
United States Bankruptcy Judge

Janice C. Heller  
400 Glendale Road  
Unit J-52  
Havertown, PA 19083

Brad J. Sadek, Esq.  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

William C. Miller, Esq.  
Chapter 13 Trustee  
1234 Market Street, Suite 1813  
Philadelphia, PA 19107

KML Law Group, P.C.  
SUITE 5000 - BNY MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
Philadelphia, PA 19106-1532